

**July 17, 2009**

## **Benefits News**

### **REMINDER:**

If you are enrolled in any of the State's Health Care Plans effective July 1, 2009, your July 17, 2009 paycheck will include the first benefit deduction(s) for the current plan year. It is important you verify the benefit deduction(s) amount contained in your July 17, 2009 pay advice or paycheck. You can view your pay advice or paycheck on-line at <https://phrstrapd.spo.state.de.us/>. If you have any questions, please contact your Human Resources Office.

### **Group Universal Life (GUL) Insurance & Accidental Death & Dismemberment (AD&D) Program**

- Effective July 1, 2009, the program was changed to a "Highest Ever Salary" program. Your base annual salary as of June 30, 2009 decreases (i.e. change your position from full-time to part-time), your GUL and AD&D coverage will remain at the June 30, 2009 coverage amount.
- Anyone whose last day of employment is on or after July 1, 2009 may port (take with you) 50 percent of their coverage amount in effect as of their last day of employment.

### **Disability Insurance Program (DIP) – Short Term Disability (STD)**

- Employees whose STD claim is in an approved status on or after July 1, 2009 and whose salary is reduced as of July 1, 2009 due to the salary reduction will experience a reduction in STD benefits for the period beginning July 1, 2009. Employees may be able to use one of several other benefits afforded to state employees including accrued sick leave, accrued annual leave, donated leave and/or accrued compensatory leave to supplement the STD benefit to equal 100 percent of pre-disability salary.
- The time frame to file a Level I STD appeal with The Hartford has been shortened to 90 days from the postmark date of The Hartford's written notice to deny and/or terminate STD benefits. This change is effective for any claim with a date of disability that is on or after July 1, 2009.
- Employees whose disabilities begin on or after August 1, 2009 will be required to satisfy a 60-calendar day elimination period rather than the former 20 calendar day elimination period in order to receive STD benefits. Employees may use paid annual, sick, compensatory and/or donated leave to remain in a paid status during the 60-calendar day elimination period.

### **Maintenance Medication Program**

Effective July 1, 2009, members must obtain maintenance medications as 90-day fills at a 90-day participating pharmacy or Medco-by-Mail to avoid paying a penalty after a third 30-day fill. A maintenance medication is a medication that is generally used to control a condition or disease that lasts for an extended period of time (up to a lifetime). Examples include diabetes, high blood pressure (hypertension), cholesterol and asthma. Information about potential savings, cost of penalty, 90-day participating pharmacies and Medco-by-Mail is available at <http://ben.omb.delaware.gov/script/index.shtml>.

### **Second Opinion Program provided by Best Doctors, Inc**

This benefit program will not be available after July 31, 2009 due to termination of the contract. Information on this program is available at <http://ben.omb.delaware.gov/bd/index.shtml>.

**QUESTIONS:** Please contact your Human Resources/Benefits Office or the Statewide Benefits Office at (toll-free) 1-800-489-8933 or 302-739-8331.

- Online: <http://ben.omb.delaware.gov/>